

Form 604

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

<b>Kelly M. Lambert</b> <i>Debtor(s)</i>	:	Case No. 20-21621-GLT Chapter: 13
<b>RONDA J. WINNECOUR, Trustee,</b> <i>Movant(s),</i>	:	
	:	Related to Document No. 54
<b>No Respondents</b> <i>Respondent(s).</i>	:	Hearing Date: 8/27/25 at 11:00 AM
	:	
	:	

**ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this *The 26th of June, 2025*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 54 by the Chapter 13 Trustee,

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) ***On or before August 11, 2025***, any ***Response***, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on ***August 27, 2025 at 11:00 AM*** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at:

<http://www.pawb.uscourts.gov/judge-taddonio-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>).

**Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court ***may*** determine that no hearing is required and accordingly enter the order by default. ***To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.*** In the event a default order has been signed, the Moving Party shall ***IMMEDIATELY*** advise all affected parties. If a default order has not been entered, the parties are ***required*** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's ***Certificate of Discharge Eligibility or Certificate of Financial Management*** is not timely filed, ***the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.***



Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

## Certificate of Notice Page 2 of 5

United States Bankruptcy Court

Western District of Pennsylvania

In re:

Kelly M. Lambert

Debtor

Case No. 20-21621-GLT

Chapter 13

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Jun 26, 2025

Form ID: 604

Total Noticed: 40

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Kelly M. Lambert, 6500 Adelphia St, Pittsburgh, PA 15206-1079
15245904	+ Riverset Credit Union, 53 South Tenth St, Pittsburgh, PA 15203-1142
15245905	+ Rocket loans, 1001 Woodward, Detroit, MI 48226-1904

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 00:56:58	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 00:42:54	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 27 2025 00:57:45	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	Email/Text: bncmail@w-legal.com	Jun 27 2025 00:24:00	TD Bank USA, N.A., c/o Weinstein & Riley, 1415 Western Avenue, Suite 700, Seattle, WA 98101
15438788	+ Email/Text: BKRMailOps@weltman.com	Jun 27 2025 00:25:00	Allegent Community Federal Credit Union, c/o Weltman, Weinberg & Reis Co., LPA, 965 Keynote Circle, Cleveland, OH 44131-1829
15245894	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 00:57:48	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15259721	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 00:42:46	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15256490	Email/PDF: bncnotices@becket-lee.com	Jun 27 2025 00:42:47	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15245895	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 00:44:30	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15269990	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 00:43:31	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15245896	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 00:44:24	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15245897	^ MEBN	Jun 27 2025 00:19:05	Credit Management Control, Attn: Bankruptcy, Po Box 1654, Green Bay, WI 54305-1654
15245898	+ Email/PDF: creditonebknotifications@resurgent.com		

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15249406	Email/Text: mrdiscen@discover.com	Jun 27 2025 00:43:27	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15245899	+ Email/Text: mrdiscen@discover.com	Jun 27 2025 00:22:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15272011	+ Email/Text: kburkley@bersteinlaw.com	Jun 27 2025 00:22:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15245900	+ Email/Text: administrative@foundationfinance.com	Jun 27 2025 00:26:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15245901	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 00:26:00	Foundation Finance Company, 7802 Meadow Rock Drive, Weston, WI 54476-5262
15265593	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2025 00:42:46	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15245902	+ Email/Text: bankruptcy@marinerfinance.com	Jun 27 2025 00:42:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15508939	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 00:42:47	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15273148	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 00:43:45	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15251476	+ Email/Text: ebnpeoples@grblaw.com	Jun 27 2025 00:43:45	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15245903	+ Email/Text: bankruptcyteam@rocketmortgage.com	Jun 27 2025 00:22:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15258349	+ Email/Text: bankruptcyteam@rocketmortgage.com	Jun 27 2025 00:25:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15245906	Email/Text: amieg@stcol.com	Jun 27 2025 00:25:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
15245907	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 00:22:00	State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716
15245908	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 00:43:15	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15246321	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 27 2025 00:44:13	Syncb/walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15245909	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 00:43:55	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
15245910	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 00:57:02	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15254618	Email/Text: bncmail@w-legal.com	Jun 27 2025 00:44:10	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15245911	+ Email/Text: bncmail@w-legal.com	Jun 27 2025 00:24:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 1415 Western Avenue, Suite 700, Seattle, WA 98101
15264578	Email/Text: BNCnotices@dcmservices.com	Jun 27 2025 00:24:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15245912	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 27 2025 00:23:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15257753	Email/Text: bankruptcy.accounts@wakeassoc.com	Jun 27 2025 00:25:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
		Jun 27 2025 00:22:00	STEEL CITY ANESTHESIA LLC, WAKEFIELD & ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250

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15245913

Email/Text: bankruptcy.accounts@wakeassoc.com

Jun 27 2025 00:22:00

Wakefield & Associates, Attn: Bankruptcy, 7005  
Middlebrook Pike, Knoxville, TN 37909

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans, LLC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	*+	Riverset Credit Union, 1700 Jane Street, Pittsburgh, PA 15203-1812
15255064	*+	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
15252078	##+	Riverset Credit Union, 1700 Jane Street, Pittsburgh, PA 15203-1812

TOTAL: 2 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com
Denise Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmllawgroup.com
Garry Alan Masterson	on behalf of Creditor Riverset Credit Union pitecf@weltman.com gmasterson@weltman.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Quicken Loans LLC mmiksich@kmllawgroup.com
Matthew M. Brennan	on behalf of Debtor Kelly M. Lambert attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

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